

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SANDRA L WILES

Debtor(s)

Case No. 17-28999

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/28/2017.
- 2) The plan was confirmed on 02/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/23/2019.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$11,940.00 |
| Less amount refunded to debtor | \$930.00 |

NET RECEIPTS: \$11,010.00

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$4,000.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$529.41 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: \$4,529.41

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AFFIRM INC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AFFIRM INC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ALEXIAN BROTHERS | Unsecured | 112.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN EXPRESS | Unsecured | 5,860.00 | 5,897.77 | 5,897.77 | 0.00 | 0.00 |
| AMERICAN GENERAL FINANCIAL/SP | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN GENERAL FINANCIAL/SP | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN GENERAL FINANCIAL/SP | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN GENERAL FINANCIAL/SP | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN WEB LOAN | Unsecured | 600.00 | NA | NA | 0.00 | 0.00 |
| AMERICASH LOANS LLC | Unsecured | 100.00 | NA | NA | 0.00 | 0.00 |
| AMITA HEALTHCARE | Unsecured | 170.94 | NA | NA | 0.00 | 0.00 |
| ATHLETICO PHYSICAL THERAPY | Unsecured | 1,793.00 | 1,529.23 | 1,529.23 | 0.00 | 0.00 |
| AUSTIN CAPITAL BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| BANK OF AMERICA | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE BANK USA | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CHASE | Unsecured | 160.00 | NA | NA | 0.00 | 0.00 |
| CHASE AUTO FINANCE | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CHASE MANHATTAN MORTGAGE CO | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CITIBANK SD NA | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CITIBANK SD NA | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CITIBANK SD NA | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CITIBANK SD NA | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| CITY OF CHICAGO DEPT OF REVENUE | Unsecured | 500.00 | 608.25 | 608.25 | 0.00 | 0.00 |
| DEPARTMENT STORES NATIONAL B | Unsecured | 117.00 | 117.63 | 117.63 | 0.00 | 0.00 |
| ELK GROVE RADIOLOGY | Unsecured | 13.28 | NA | NA | 0.00 | 0.00 |
| FIFTH THIRD BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| HARRIS & HARRIS | Unsecured | 214.90 | NA | NA | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Priority | 1,208.60 | 1,678.18 | 1,678.18 | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Unsecured | NA | 137.28 | 137.28 | 0.00 | 0.00 |
| LAKEVIEW LOAN SERVICING LLC | Secured | NA | 5,655.34 | 5,655.34 | 5,158.41 | 0.00 |
| LAKEVIEW LOAN SERVICING LLC | Secured | 250,808.00 | 245,796.35 | 251,451.69 | 0.00 | 0.00 |

| Scheduled Creditors: | | | | | | |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
| LOAN AT LAST | Unsecured | 200.00 | NA | NA | 0.00 | 0.00 |
| MERCHANTS CREDIT GUIDE CO | Unsecured | 41.27 | NA | NA | 0.00 | 0.00 |
| MIRAMED REVENUE GROUP | Unsecured | 103.20 | NA | NA | 0.00 | 0.00 |
| MONEY LION INC | Unsecured | 1,400.00 | 1,330.81 | 1,330.81 | 0.00 | 0.00 |
| NAVIENT | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| NORTHWEST COMM HEALTHCARE | Unsecured | 4,000.00 | NA | NA | 0.00 | 0.00 |
| NORTHWEST COMMUNITY HOSPITA | Unsecured | 85.36 | NA | NA | 0.00 | 0.00 |
| NORTHWEST ORTHOPEDIC SURGER | Unsecured | 94.34 | NA | NA | 0.00 | 0.00 |
| NORTHWEST RHEUMATOLOGY SPEC | Unsecured | 44.79 | NA | NA | 0.00 | 0.00 |
| OCWEN LOAN SERVICING LLC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ONEMAIN FINANCIAL | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ONEMAIN FINANCIAL | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ONEMAIN FINANCIAL | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ONEMAIN FINANCIAL | Unsecured | 4,804.00 | 2,336.99 | 7,261.99 | 0.00 | 0.00 |
| ONEMAIN FINANCIAL | Secured | 6,200.00 | 8,925.00 | 4,000.00 | 1,202.34 | 119.84 |
| PEDIATRIC FACULTY FOUNDATION | Unsecured | 57.56 | NA | NA | 0.00 | 0.00 |
| PNC BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| PRA RECEIVABLES MGMT | Unsecured | 1,988.00 | 1,748.66 | 1,748.66 | 0.00 | 0.00 |
| PRA RECEIVABLES MGMT | Unsecured | 3,068.00 | 3,073.84 | 3,073.84 | 0.00 | 0.00 |
| PRA RECEIVABLES MGMT | Unsecured | 5,191.00 | 5,023.29 | 5,023.29 | 0.00 | 0.00 |
| PRA RECEIVABLES MGMT | Unsecured | 5,509.00 | 5,587.39 | 5,587.39 | 0.00 | 0.00 |
| PROSPER MARKETPLACE | Unsecured | 515.00 | 454.57 | 454.57 | 0.00 | 0.00 |
| RISE CREDIT | Unsecured | 4,238.00 | NA | NA | 0.00 | 0.00 |
| RISE CREDIT | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SCOTT D GLAZER MD | Unsecured | 250.00 | NA | NA | 0.00 | 0.00 |
| ST IL TOLLWAY AUTHORITY | Unsecured | 300.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 1,083.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| UNIV OF CHICAGO MEDICINE | Unsecured | 10.61 | NA | NA | 0.00 | 0.00 |
| US BANK | Unsecured | 5,003.00 | 4,982.08 | 4,982.08 | 0.00 | 0.00 |
| VW CREDIT INC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|--------------------------|---------------------------|--------------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$251,451.69 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$5,655.34 | \$5,158.41 | \$0.00 |
| Debt Secured by Vehicle | \$4,000.00 | \$1,202.34 | \$119.84 |
| All Other Secured | \$0.00 | \$0.00 | \$0.00 |
| TOTAL SECURED: | \$261,107.03 | \$6,360.75 | \$119.84 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$1,678.18 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$1,678.18 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$37,752.79 | \$0.00 | \$0.00 |

| | |
|------------------------------|---------------------------|
| Disbursements: | |
| Expenses of Administration | <u>\$4,529.41</u> |
| Disbursements to Creditors | <u>\$6,480.59</u> |
| TOTAL DISBURSEMENTS : | <u>\$11,010.00</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.